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## **Recommended Practices for Implementing the Special Supplemental Nutrition Program for Women Infants and Children (WIC) Cash Value Voucher (CVV) use at Farmers Markets in Washington State**

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As part of the Communities Putting Prevention to Work (CPPW) grant, Nutrition First participated in coordinating focus groups in South King County for the Farmer's Market Access Project (FMAP) with WIC clients and staff in January and February of 2011. A trained facilitator conducted six focus groups with clients, four of which offered a Spanish bilingual translator. In addition input was requested from WIC and Maternity Support Services (MSS) staff including the Renton Public Health Clinic and King County Public Health with Lead Nutritionists from ten major clinic sites including; Kent, Auburn, Eastgate, Northshore, North, Downtown, and White Center. An interview with a WIC staff member was also set up to obtain input regarding Somali clients.

The goals for these focus groups were to solicit client and staff feedback to inform state policy changes for using WIC fruit and vegetable checks at Farmer's Markets, provide input on educational materials used to promote and explain using WIC fruit and vegetable checks at Farmer's Markets and provide a plan for training staff in target communities, including material dissemination to clinics when applicable.

In October Nutrition First conducted seven post-implementation focus groups, four of which were Spanish bilingual with representative WIC clients in target communities to assess implementation of the FMAP. Staff input regarding project implementation was also informally assessed. The focus group questions asked about Electronic Benefit Transfer (EBT) use as well as the two types of WIC checks for purchasing fresh fruits and vegetables; WIC Farmers Market Nutrition Program (FMNP) and CVV. This report summarizes findings and describes some recommended Best Practices for implementing and sustaining WIC CVV use at Farmers Markets.

### **BEST PRACTICES FOR INCREASING WIC CVV USE AT FARMERS MARKETS:**

1. Increasing WIC client use of CVV at farmers markets requires a multi-year commitment and effort.
  - a. In February through May, 2011, staff from South King County WIC clinics were trained and encouraged to talk with clients about using their CVV at farmers markets. Unfortunately delays both in contracting with farmers and distributing promotional materials to clinics, resulted in limited promotion of the project to clients in June and the first half of July. In the post project client focus groups, many of the clients reported having seen the promotional materials, but less than half of clients reported 'knowing' they could use their CVV at the farmers market. Behavior change requires repeated messaging, and due to a

three month cycle of appointments, some clients did not 'hear' the message until their October appointment.

- b. Evidence from Boston suggests that the long-term reliability of farmers' markets that accept nutrition assistance benefits may increase the frequency with which they are used at markets. Use of Supplemental Nutrition Assistance Program (SNAP) at Boston markets increased from \$1,310 in 2008 to \$40,880 in 2010. These figures suggest that farmers' markets need to operate for several years before they accumulate a reliable base of SNAP customers. In part, this is because it takes time for customers to learn about the market and to incorporate market shopping into their routine.  
<http://gradworks.umi.com/3481135.pdf>. PhD dissertation by Jennifer Obadia, Tufts University, 2011.
  - c. Jonathan Thomson, WIC FMNP Program Manager for New York Department of Agriculture and Marketing, made a similar conclusion after two years of WIC CVV use at farmers markets in New York. *Personal communication to Karen Kinney, April, 2011.*
  - d. Annual uncertainty about availability of WIC FMNP, and inadequate funding to serve all WIC clients, has disrupted momentum, and discourages staff and the community from promoting farmers markets as an option for clients. While FMNP and using CVV at farmers markets are two different programs, the history of unpredictability with FMNP in Washington State impacts receptivity to CVV.
2. Farmers markets should accept multiple forms of currency – WIC CVV, SNAP EBT, cash, WIC FMNP when available, and debit/credit cards.
- a. WIC clients value fruits and vegetables, with many WIC clients reporting spending 2-4 times more on fruits and vegetables than provided by CVV in both Washington State focus groups and Massachusetts surveys.
  - b. A majority of WIC clients that have EBT used it to purchase fruits and vegetables in grocery stores.
  - c. In WIC focus groups, a majority of clients did not recognize their EBT benefit was allowed to be used at farmers markets.
  - d. Since the CVV is intended for food for WIC client consumption only, multiple currency options enables buying fruits and vegetables for the entire family rather than just the WIC clients within the family.
3. There is a subset of WIC clients that value shopping at farmers markets. If these clients can be identified, marketing to them will be more effective.
- a. Within the CPPW focus groups, farmers markets were preferred by those clients who:
    - 1. valued freshness/long storage life of farmers market produce,
    - 2. liked having multiple sources for same item - such as apples - which allowed comparison shopping for good value, and
    - 3. valued organic fruits and vegetables and finding good buys on organic produce at the Markets.
  - b. 30% of focus group WIC clients who went to the farmers market went more than once. This was contrary to the perception that a client would go only to use her FMNP checks.
  - c. Obadia's research showed that in Massachusetts, the more a WIC participant spent on fruits and vegetables, the more likely s/he was to shop at farmers' markets.
  - d. The Massachusetts pilot project resulted in clients from a non-pilot clinic traveling further in order to use their CVV at a farmers market that was part of the project. The project was not promoted to these clients. Therefore, word of mouth appeared to be sufficient for motivated clients to seek out using their WIC benefit at a farmers market.

4. While purchasing fruits and vegetables monthly at farmers markets does not work for all WIC clients; promote the fact that in time, the program can generate a significant amount of revenue for farmers and markets even when less than half of WIC clients participate.
  - a. Many WIC clients work at jobs with variable numbers of hours and schedules, plus on-call hours, including evening and weekend shifts. A job/work is first priority. Clients with these types of work schedules report that they require the convenience of one stop shopping at a retail store that carries all the WIC foods – cereal, dairy, eggs, baby food, as well as fruits and vegetables. Shopping at farmers markets does not fit into their life.
  - b. Theoretically, CVV use at farmers markets can be a significant source of revenue for farmers even when less than half of WIC clients chose this option. Obadia suggests that a farmer needs \$250/day in sales to be profitable, an amount generated by 25 WIC clients, each spending a \$10 CVV, or 42 clients spending a \$6 check. Washington State served more than 300,000 clients in 2010, a very large number of potential shoppers. However, farmers find the contracting process in some states daunting, so the value may remain theoretical.
5. Contracts with farmers and/or farmers markets to take WIC fruit and vegetable CVV need to be in place prior to publicizing this option to staff, clients, and the community. Since WIC food funding does not require state matching funds, an integrated FMNP/CVV contract can be signed by farmers prior to assurances of the amount of FMNP state and/or federal FMNP funding. Preferably, this is a 2-3 year contract to minimize work for both the State Agency and the farmers, in a format similar to that used for FMNP rather than a retail vendor's contract.
6. Recognize that using monthly WIC fruit and vegetable checks at farmers markets is a different program than WIC FMNP. The two programs have common areas, but different funding, rules, timeframes, messaging, and potential cash value to farmers. Training and procedures need to present the differences as well as the commonalities. A focus on the potential revenue from CVV, its monthly rather than once/year benefit for clients, and lack of requirement for state funding are positive aspects to promote.
7. Training needs to inform WIC staff and clients that the fruit and vegetable check (CVV) can be used at farmers markets as well as retail stores, but not all farmers and markets will be authorized to accept the CVV. Staff and clients are already knowledgeable about WHAT the CVV can buy, and HOW to use these vouchers in a retail store. Using the CVV at a farm table is not very different for the client than using the CVV in the store. It is hugely different for the farmer to contract and accept these benefits.
8. WIC clients visit clinics only 4-5 times/year, so a best practice is to receive a farmers market CVV message at each clinic visit, year round. Staff are asked to deliver more messages/visit than time allows, so not all WIC clients will receive a farmers market CVV message at each visit. This necessitates multiple frequency and venues for messages.
9. Due to infrequency of WIC clinic visits and CVV messaging, CPPW focus group clients suggested that other reminder messaging should also be used when farmers markets are open – at many public places within community such as child care centers, schools, libraries, community centers such as boys and girls clubs. Posters for a specific farmers market should include a message such as 'WIC fruit and vegetables checks, and EBT accepted'. Radio and newspapers were NOT regarded as useful information sources for farmers market reminder messages per the focus group clients.

10. Within the market, clients also need multiple messaging. Clients reported that the central information booth was not readily visible, and was not sought out by WIC clients. Possibly have farmers ask if client has WIC checks and EBT, in addition to 'WIC checks and EBT accepted here' signs at farm tables.
11. WIC clients report working hard to find good values to feed their families. Therefore, publicize buys of the week and abundant harvests with white boards at clinics and markets. Social marketing techniques, such as cell phone messaging for clients that sign up for this service, should be explored for reminders and promoting best buys within the markets.
12. Farm tables can price fruits and vegetables by the piece, and/or display the amount of a fruit or vegetable that \$1 can buy. Farm tables with a variety of fruits and vegetables could package produce in sample \$6 and \$10 bags, although WIC clients may want to select what they regard as the best quality and value. Unit pricing enables WIC clients to use the full amount of the CVV benefit without fear of embarrassment if the cost exceeds their resources.
13. Since WIC checks have a no cash back requirement, they must be spent at one farm table. Markets can explore alternate options such as tokens to enable purchasing at more than one table with a single CVV; reportedly, there may be USDA regulatory interpretative barriers to this option.
14. Clients need a few short key messages focused on how to use CVV at farmers markets, but colorful, glossy printed materials were reportedly not valued by focus group clients. Signs and banners promoting the market and the information table need to be large, visible from the road. When necessary, staff and supporters can be satisfied with making information available; historically, word of mouth about a good experience has been a very reliable form of WIC outreach.
15. Since most locally grown fruits and vegetables are allowable purchases with WIC fruit and vegetable CVV, training for farmers and WIC clients can focus on the two categories of non-allowable produce – potatoes other than sweet potatoes/yams, and fresh herbs. Clients can use other currency such as EBT to purchase white potatoes and herbs if desired.
16. Consider having a student intern and/or a non-profit community based organization to simplify and publicize farmers market procedures to farmers, WIC clients and SNAP clients at markets. One staff person reported that some clients are not spending their fruit and vegetable checks because they find them difficult to use, especially when produce is priced per pound, and because there are a few restrictions on the vegetables allowed. Face to face help could be beneficial.
17. Allow a grace period and/or a warning system for farmers to learn the rules before applying fiscal penalties.
18. WIC is moving to an EBT system for food benefits for clients in the future, so preparing all vendors, including farmers, to take EBT is an investment in the future.

## **IMPLEMENTATION OF WIC CVV USE AT FARMERS MARKETS**

### **BACKGROUND FOR WIC PROGRAM FRUIT AND VEGETABLE CVV BENEFIT:**

- Fruits and vegetables were added to the WIC Food Package in 2009. Federal regulations allow fresh, canned, and frozen fruits and vegetables; each state can choose to offer only fresh fruits and vegetables, or a combination of federal allowable choices.

- Since Washington State WIC chose only fresh fruits and vegetables as allowable purchases with the CVV in 2009, farmers markets are a logistical choice for using the CVV.
- In WIC CPPW client focus groups in 2011, families report valuing fruits and vegetables, and spending more than the value of the CVV. When asked how to increase fruits and vegetables through WIC while keeping the food package cost neutral, clients said they would be willing to give up cereal to have a larger dollar value of fruits and vegetables.
- WIC clients see staff 4-5 times/year, with most clinics scheduling appointments three months in advance. A minimum three month lead time is critical for project implementation, staff training, and client messaging.
- WIC rules that are a barrier to spending CVV at farmers markets:
  - o WIC checks do not allow cash back if the amount purchased is less than the value of the check. Therefore, the entire \$6 or \$10 CVV must be spent at one farm table.
  - o Non-allowable fruits and vegetables are potatoes other than sweet potatoes or orange yams, and herbs. This is confusing to both clients and farmers. This is confusing to clients as these foods could be purchased with FMNP checks.
- WIC rules were developed for accountability and to prevent fraud in a high dollar program; the monetary risk of fraud within farmers market purchases is much less, yet the same rules apply. Penalties for violation are substantial, and intimidating. State agencies can ask USDA Regional Offices for waivers, but this process can be time consuming with no guarantee of success.
- The size and potential impact of using CVV at farmers markets is much larger than the WIC FMNP program. In Washington State, FMNP checks for 52,492 clients were available in 2011; in 2010, more than six times that amount, or 300,000 women, infants and children received WIC benefits. The typical FMNP allocation is \$20 or \$40 per year for a family. WIC provides \$6-\$10 per month (\$72-\$120 annually) depending on whether the recipient is a child, infant, breastfeeding mother or pregnant woman. A Community Food Security Coalition's 2009 report stated that an estimated \$500 million, or 25 times the amount of the FMNP allocation, will be available for fresh fruit and vegetable purchase through WIC every year. With this large a pool of money at stake, the potential impact on farmers' markets and consequently the improvements in food access in low-income communities is enormous. Even if only 3-4% of all fruits and vegetables purchased with WIC vouchers were redeemed at farmers' markets, it would match the Farmers' Market Nutrition Program buying power. <http://www.foodsecurity.org/pub/WIC-FarmersMarketReport.pdf>.

#### **TIMEFRAME FOR CVV PROJECT IMPLEMENTATION:**

- Printed posters promoting a specific farmers market need to include a message regarding the types of currency accepted – such as WIC fruit and vegetable checks, and EBT.
- Training for staff needs to be at least four months before market openings, so messages for clients can be given at least three months prior to market openings. A seven month lead time, giving clients notice at both six months and three months prior to market openings, gives more opportunity that the message will be delivered.
- Materials for clients need to be available at least three months, and preferably six months, prior to opening of farmers markets. For example, if most farmers markets have a May opening, clients need to be told about the CVV farmers market option, and given a simple reminder flyer in their WIC folder, at their February or March or April appointment. If notification is missed at this appointment, a brief message at the previous appointment in November, December, or January, would be helpful.
- Contracts with farmers need to be place so clients choosing to use CVV at markets can do so starting on opening day.

- Signage and assistance re using CVV at the markets needs to be present on opening day, and each day that the market is open for at least the first three months of the market season.
- Reminders regarding using WIC CVV and EBT should be repeated in WIC clinics and the community every month the farmers markets are open.

#### **ADDITIONAL RESOURCES:**

- Arizona Department of Health WIC Program's website has training Powerpoint presentations for staff, and for farmers and market managers.  
<http://azdhs.com/azwic/index.htm>. These can be adapted for Washington State.
- <http://foodsecurity.org/pub/WIC-FarmersMarketReport.pdf>, page 6, includes a comparison of WIC CVV and FMNP.

#### **WIC FMNP STRENGTHS AND CHALLENGES:**

##### **STRENGTHS**

- Provides an additional \$20 or \$40/family for healthy food per year, specifically for local fresh fruits and vegetables
- Clients report that FMNP checks are easy to use – taken by many farmers, for any fresh fruit and vegetable.
- Provides resources to clients to practice healthy eating habits taught through nutrition education.
- Some administrative functions can be combined with the Senior Farmers Market project, resulting in operational efficiencies. The combined funding for WIC and Senior Farmers Market Programs is a 9:1 federal to state match ratio, far lower than required for many federal programs with a match requirement.
- A twenty year history of operation in the state has created familiarity; staff have learned practices to maximize check redemption such as issuing checks at the markets, and distributing checks in special sessions.

##### **CHALLENGES:**

- The amount of annual funding provides this benefit for only 36% of eligible WIC clients.
- There are limited funds for Administration of FMNP at both the State and Local Agency levels. It would be better if these costs could be spread over service to 100% of eligible clients.
- Project has been low on the State Department of Health's priority listing, repeatedly being offered up for elimination. This results in instability in planning and scheduling at the local agency level.
- The cash value/client is small; it can be an incentive to shop at a farmers market, but it is not large enough to justify a trip to the farmers market.

#### **WIC FARMERS MARKET CVV PILOT PROJECT STRENGTHS AND CHALLENGES**

##### **STRENGTHS**

- Potential dollar value of WIC CVV use at the farmers market is huge for the markets and farmers.
- It does not require a state match to qualify for federal funds.
- In the future, telling clients about the CVV option will be less work for local agency staff than promoting the separate FMNP program.

- Some clients value farmers market produce, and did not report barriers described by either staff or clients in the CPPW pre-project focus groups.

#### **CHALLENGES:**

- Farmers do not fit WIC vendor requirements such as buying foods wholesale, and liability insurance, so the contracting process is intimidating and cumbersome even when CVV is integrated with a FMNP contract. This is a problem in Washington State; also cited as an issue in communication from Jonathan Thomson, New York State Agriculture and Marketing Department WIC FMNP Manager to Karen Kinney, April, 2011.
- Lead time for implementation of the 2011 summer project was too short, resulting in little utilization by WIC clients.
- Cash value of CVV is too small to justify a trip to the farmers markets – clients reported that they will go once if they also have WIC FMNP checks to use, but the convenience of one stop shopping at a retail store that carries all WIC foods is much appreciated.
- Bananas and oranges are two of the most commonly purchased fruits by WIC families. These are not local to Washington State, so cannot be purchased at the farmers market.

**CONCLUSION:** The findings from the WIC client and staff focus groups indicate WIC clients value purchasing fresh fruits and vegetables for their families. They budget for good buys, and see the FMNP checks as an additional food resource. Due to the potential size of WIC fruit and vegetable sales, farmers also may benefit from the CVV option being allowed at farmers markets.